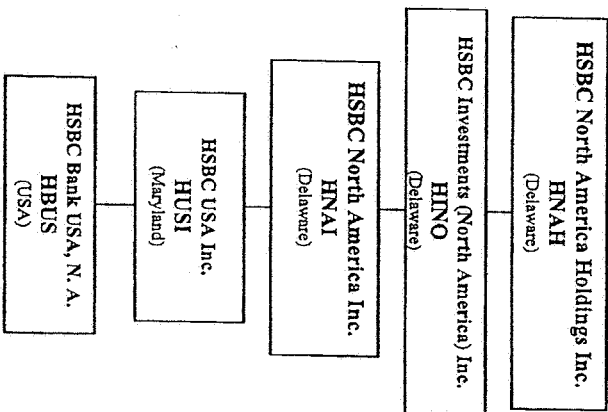


NORTH AMERICA - BANK HOLDING COMPANY STRUCTURE

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(This is intended as an overview. It is not a list of all entities under HNAH's direct subsidiaries - only specific entities.)



X15

MARCV72 - 15

* All companies are wholly owned
EFF. December 31, 2006